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IN RE:

Clifford Carter  
Regina Carter

Debtor(s)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Case No.:

19-28930-ABA

Hearing Date:

Judge:

ABA

CERTIFICATION OF DEBTOR(S) IN SUPPORT OF  
COVID-19 CHAPTER 13 PLAN MODIFICATION

I, Clifford Carter + Regina Carter am [are] the debtor [s] in the above-captioned  
Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter  
13 Plan Modification filed separately on the docket on \_\_\_\_\_.

- 1) The Chapter 13 plan was originally confirmed by order entered on 3/11/2020.
- 2) I was current with plan payments through 5/1/2021.
- 3) I was current with post-petition mortgage payments through N/A on property located  
at \_\_\_\_\_.

[If not applicable, skip] [if more than 1 property add additional lines]

a) The mortgage payments referred to above are ☒ contractual payments ☐ adequate  
protection payments. [Check one]

b) I am current with post-petition real estate taxes on the property located at

12 Robin Lane

☒ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

a) I am current with post-petition real estate taxes on the property located at

N/A

☐ YES ☐ NO

b) I have current liability insurance on the property and can provide proof thereof.

☐ YES ☐ NO

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5) I was current with post-petition auto payments through N/A on the following automobile(s). [If not applicable, skip]

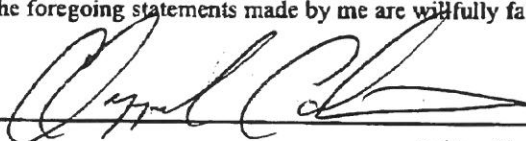
6) The change in my household income previously reported on Schedule I is \$ 8,875.  
My current household income is \$ 8,800. I have attached a current paystub or proof of the change in income to this certification. [Redact any personally identifiable information before docketing.] My current total household expenses are now \$ 3,955.

7) As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

As of 3/1/20 to Present call in and work stop for awhile. At one point you had to stay home and be isolated. Covid-19 slow down work ...

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 5/12/2021

  
Debtor Signature

Dated: 5/12/2021

  
Debtor Signature